

STEP-BY-STEP GUIDE · GARY

# Vehicles, Emissions Testing, Towing and Transit in Gary 2026

Of the five settlements in this guide, this is the only one where emissions testing is required and the only one the toll road runs through. And it is also the only one where living without a car genuinely looks possible.

## SHORT ANSWER

Three answers together. **Emissions testing is required here**, and that is the first thing setting this guide apart from our other Indiana guides: Indiana requires it in **two counties only**, and **Lake County is one of them**. If someone you know elsewhere in the state told you there is no testing, that answer is **wrong for your address**. **The toll road also runs through this county alone**, and three separate agencies warn at the same time about fake payment messages sent in its name. **The insurance regime is not comparable to Minnesota's**: Indiana is not a no-fault state, the compulsory minimum is **25/50/25**, there is no compulsory personal injury coverage, and **an uninsured driver loses the right to non-economic damages** in a crash.

## Emissions: who is tested, and why only here

- **Scope:** vehicles registered in Lake County or Porter County, **built after 1975**, with a gross vehicle weight of **9,000 pounds or less**, are tested for emissions and tampering **every two years**.
- **Which year is yours:** odd model year vehicles are tested in odd years, even model year vehicles in even years. Two cars in the same household may not come due in the same year.
- **Exemptions:** the four newest model years and antique vehicles are exempt. Third-party guides also list diesel, electric, over-9,000-pound and farm vehicles, but **we could not verify those**.
- **The program by name:** **Clean Air Car Check**, run jointly by the **Indiana Bureau of Motor Vehicles** and the **Indiana Department of Environmental Management**. **We could not verify whether the test carries a fee** or how many stations there are, and we print no figure.
- **The reason is legal rather than environmental.** Under the federal Clean Air Act, Lake and Porter sit inside a **Chicago-centered interstate air quality region**, and the program is a required part of the state's federal implementation plan. So **the state cannot abolish the program on its own**; the federal environmental agency must approve.
- **We do not write that it is ending.** In 2025 the legislature passed a law with the stated aim of phasing this program out. **But we found no record that the program has stopped, no end date and no federal approval.** As of October 9, 2026 it is running; plan your renewal around that.
- **What this means for a newcomer:** when you first register a car in Indiana, alongside the **one-time vehicle identification inspection** reported for out-of-state vehicles, an emissions test may also be required. **We could not verify that from an official source**; call and ask before you book.

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## Registration, plates and tax: we print no fee figures

- **Deadlines: sixty days** after becoming an Indiana resident, and **forty-five days** for a newly acquired unregistered vehicle.
- **The reason is serious.** We could read none of the registration, plate, title or vehicle excise tax items from an official source, and third-party sites conflict. On top of that Indiana has a county-level **wheel tax**, and **we could not verify the rate for this county**. Use the agency's own calculator before you go to the counter.
- **We could not verify whether a Social Security number or an ITIN is required to register or title a vehicle.** The number requirement is explicit for a license; on the vehicle side we found no counterpart. Call, ask, and write the answer down.
- **Budgeting for a car in this county has four items and two of them exist only here:** registration and plate charges, the county's own wheel tax, insurance, and **the emissions test**.

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## Insurance: two provisions that matter to a newcomer

| SUBJECT                                      | THE INDIANA RULE                                                                                                                                                                           |
|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Regime                                       | <b>Not a no-fault state.</b> Compulsory minimum <b>25/50/25</b> , no compulsory personal injury coverage                                                                                   |
| Uninsured and underinsured motorist coverage | <b>Must be offered</b> , but <b>may be rejected in writing</b> . Ask what you give up before you reject it                                                                                 |
| If an uninsured driver is in a crash         | <b>They lose the right to non-economic damages.</b> That is the separate price of driving uninsured in this state                                                                          |
| If you have no credit history                | The statute <b>bars</b> an insurer from considering the absence of credit history, or the inability to calculate a score, unless it treats you <b>as having neutral credit information</b> |
| Factors that may not go into a score         | <b>Income, gender, address, ZIP code, ethnic group, religion, marital status and nationality</b>                                                                                           |
| An important limit                           | That ban is about <b>what goes into the score</b> , not a general ban on territorial pricing. Do not confuse the two                                                                       |

The practical result: ask two things **in writing** when you take a quote. If no score can be generated because you have no credit history, do they record that as **neutral**, and do they explain what you give up **before** you reject uninsured and underinsured motorist coverage. A quote you were given in another state tells you nothing here; the provisions are in [the insurance section of the state guide](#).

#### THE TOLL ROAD RUNS THROUGH THIS COUNTY, AND THREE AGENCIES WARN AT ONCE

- Indiana's toll road crosses the **northern edge of the state** end to end, and the operator's own route description lists **Gary** among the northwestern cities along it. So of the five settlements, **this is the only one where the toll road touches daily life**. Electronic payment is through **E-ZPass**.
- **We do not print the July 1, 2026 schedule**. The only source we could reach was a third-party calculator that **contradicted itself**; the operator's own calculator was closed to this research. **We also could not find how a trip without a transponder is billed**, nor the schedule of the tolled bridge in the area.
- **Three separate agencies warn at the same time**: the company operating the road, the **Indiana Department of Transportation** and the **Indiana State Police**. Their common language: **we do not send text messages asking for sensitive information about unpaid tolls**.
- The state police add a detail that matters: the toll road **never texts someone who does not hold an account**. The usual pattern is an unpaid toll plus a late penalty and pressure to pay **within twelve hours**.
- **Living here, you may genuinely have used that road**; a message sounding plausible does not make it real. Do not reply, do not open any link, and call the agency **on its own published number**.

## Winter and the time zone: here the weight falls on time

- **Indiana is not a state with a severe winter regime**, and from the city's own material we **could read no rule** about a snow emergency declaration, a parking restriction or a sidewalk clearing duty. **We found no statewide winter tire requirement and no studded tire ban** either. We do not say there is none; we say the research could not find one.
- **The time zone takes this section's place here**. Of Indiana's ninety-two counties, **twelve are on Central time** and the other eighty are on Eastern, and **Lake County is among the twelve**. We verified this against two separate official sources and they do not conflict, they confirm each other: the state's own question-and-answer page lists the counties one by one, and the federal regulation describes the boundary line along county lines. **We print no statutory citation**, because the citation on the state page is written unusually and we could not read the statutory text.
- **First consequence: there is no single thing called Indiana time**. When you discuss a time with a state office, a court or an airport at the capital, the other side is **an hour ahead**. From here, the moment you call 8:30 a.m. is 9:30 a.m. there.
- **Second consequence: everything on the Chicago side reads in your own clock**. Train timetables, departures from the Chicago airports, appointments in Chicago. No extra arithmetic here.
- **Third consequence: the gap with Türkiye is an hour larger than in the other four settlements**, eight hours in summer and nine in winter. We set out the detail in our consulate guide.
- **Daylight saving is observed** in both zones; for 2026 the dates are **March 8** and **November 1**. **Do not trust third-party lists**: some count eighteen counties, some put cities in the middle of the state on Central time, and those conflict with the state's own list.
- **We do know where to ask, and that is an advantage here**. Gary really does have **3-1-1**: the line is called **Gary 311**, the number is **219-881-1311**, and street light and traffic signal problems are among the issues listed as reportable.

## If your car is towed: what we could and could not verify

| QUESTION                                | STATUS                                                                                                     |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------|
| Towing charge and daily storage charge  | <b>Not printed.</b> We could not read the city's own schedule                                              |
| Who carries out police-ordered tows     | <b>Could not verify</b>                                                                                    |
| Address and hours of the impound lot    | <b>Could not verify</b>                                                                                    |
| Fee waiver for an immigration detention | <b>Not found.</b> We do not say there is none                                                              |
| Fee waiver for a stolen vehicle         | A city in this state was reported to have adopted such a program; <b>that program is not for this city</b> |

- 1 Call the police first and ask whether the car was towed.** Rule out theft on the first call; the two require different routes.
- 2 Ask which lot it went to and how payment is taken.** We do not print the lot address because we could not verify it; write down the answer you are given.
- 3 Prepare proof of ownership:** the title, a current registration or the lease, plus the plate or vehicle identification number.
- 4 Do not underestimate the photo identification requirement.** In Indiana that is a separate problem, because the identification card is itself tied to proof of lawful status. If you hold no state card, take your passport and ask at the counter whether it is accepted.
- 5 A tow from private property is a different matter.** A tow from a shopping center, an apartment lot or a private area near a station is ordered by the property owner, not the city; look for the parking rule **in the lease**.
- 6 If you park at a train station, read the rule.** Station lots may have their own time and payment rules and **we could not verify them**; photograph the sign on your first day.

### IF A FAMILY MEMBER IS DETAINED, OUR ADVICE HERE IS DIFFERENT

- In our Minnesota guide a city's own impound page stated that vehicles abandoned because of an immigration detention were released **without charge. We found no equivalent in Indiana.** We do not say there is none; we say the research could not find one.
- So our advice here is more cautious: **collect the car early**, because storage charges run every night and you cannot rely on a waiver.
- Keep a copy of the title somewhere reachable at home** and ask **in advance** who is allowed to collect the car.
- The detention case itself is federal rather than municipal.** We cover the court and reporting side in our official offices guide. The detainee information line is **1-888-351-4024**.

## Living without a car: two systems, two institutions

There are **two separate systems** here, belonging to two separate institutions. The city bus is the **Gary Public Transportation Corporation**, based at the **Adam Benjamin Metro Center** at **100 W. 4th Avenue**. The commuter train to Chicago is the **South Shore Line**, operated by the **Northern Indiana Commuter Transportation District**. The difference is not only the route but the budget: we **verified the bus fares from the agency's own page and print them**; the train fare we **could not verify and do not print**. The network has **eleven routes**, five inside the city and six regional; the paratransit service is called **Access219**.

| RIDER                                    | CITY ROUTES   | REGIONAL ROUTES |
|------------------------------------------|---------------|-----------------|
| Adult                                    | <b>\$1.60</b> | <b>\$2.25</b>   |
| Age 65 and over, disabled, Medicare card | \$0.80        | \$1.00          |
| Student                                  | \$1.25        | \$1.75          |
| Veteran, with valid proof                | <b>Free</b>   | <b>Free</b>     |
| Door-to-door paratransit                 | \$2.50        | \$4.00          |

- **Passes:** a thirty-day adult pass is **\$50**, a fifteen-day adult pass \$27, a thirty-day student pass \$35. Mail orders add **\$3.00** per card.
- **The transfer logic saves money:** city route to city route, and transfers originating on a regional route, are free; moving from a city route to a regional one adds **\$0.65** for an adult. A transfer ticket gives **two further rides** after the first fare.
- **A reduced-fare card** requires having your photograph taken at the Metro Center. **We could not find out whether a document is required to open a card or an account**; the accurate sentence is this: **no number appears in the published terms**, but it would be wrong to write that one is never asked for.
- **You have three train stations:** **Gary Metro Center**, **Miller** and **Gary/Chicago Airport**, all in the same fare zone; the Chicago end terminal is **Millennium Station**. The line has been sped up by double-tracking and a new branch opened on **March 31, 2026**. **We print no fare and no journey time**: the operating agency's site was closed to this research and our two sources conflict on the one-way fare.
- **If you are planning a monthly commute, do that before you rent**, because here the gap between a train fare and a bus fare genuinely changes a monthly budget. Being within walking distance of one of the three stations is a budget item, not a comfort.
- **Airports:** the **Gary/Chicago International Airport** sits inside the city limits but **we found no scheduled passenger service there**. The practical airports are **Chicago O'Hare** and **Chicago Midway**. **We give no distance figures**.
- **One name trap:** Indiana's interstate passenger train is a separate line running **three days a week**, and **we found no stop for Gary on it**. The train that takes you to Chicago from here is not that line. We could not verify intercity bus stops either.

- 1 Decide in your first week which system you will use:** a bus pass if you stay inside the city, the train if you commute to Chicago. They are separate institutions and their prices do not come from the same counter.
- 2 Put your registration renewal month in the calendar.** In the year your emissions test comes due, that is a separate appointment to complete before the counter.

- 3 Call the agency before you go to register** and ask about the number requirement and the document list.
- 4 Compare quotes on the coverage list**, not on the premium; personal injury coverage is not compulsory here and you will not see that difference in a quote.
- 5 Pin the toll scam warning on the wall.** All three agencies state that they do not text about unpaid tolls.
- 6 Ask about parking when you rent** and get the answer into the lease; a car towed twice over one winter usually costs more than a seasonal parking charge.
- 7 Save today the first number you would call if your car is towed.** We could verify no official towing schedule for this city.



#### TURKISH-SPEAKING IMMIGRATION ATTORNEY IN GARY

#### Have a question about your immigration status?

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